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ABSTRACT

These five symposium papers describe housing programs designed for older adults. "Agency-Sponsored Co-op House for Older People," by Janet L. Witkin, discusses a co-op house for nine people in the Los Angeles area. Development of the program is outlined in terms of funding and leasing arrangements, architectural changes to the property, screening of candidates, and the structure of the program. The second paper, "The Role of the House-Mate Matching Service," by Barbara Stanford, reviews a study designed to determine if shared housing (the Share-a-Home Program in Santa Barbara, California) improved finances and reduced feelings of loneliness among participants. Advantages and disadvantages to participants are discussed and recommendations for service personnel are outlined. "Accessory Apartments: A New Housing Option for the Elderly Homeowner," by Patrick H. Hare, describes a study of the relationships between homeowners and tenants, their satisfaction with and motivation for installing accessory apartments, and the ease with which single family homes were converted. The fourth paper, "A Profile of Non-Relative House-Sharers," by Carol A. Schreter, describes characteristics of elders who seemed most interested in the three options already mentioned, to provide clues to the potential market for each option and to clarify the role of each option in the human life cycle. The final paper, "A Review of Home Equity Conversion," by Leo E. Baldwin, describes a process through which homeowners may transfer the equity in their homes into income, without having to move or repay the loan from monthly income. Previous research is reviewed, outlining potential benefits and risks. (JAC)

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INNOVATIVE USE OF EXISTING HOUSING RESOURCES

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A summary of papers presented at a symposium, 36th annual meeting of the Gerontological Society of America, San Francisco, November 1983.

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Agency-Sponsored Co-op House for Older People

Janet L. Witkin

Alternative Living for the Aging (ALA) is a non-profit organization in Los Angeles which developed in order to provide housing alternatives for seniors. We now sponsor a housing matching program and a Co-op House for nine older people in the Beverly/Fairfax area of Los Angeles.

ALA grew out of my experience taking teenagers to visit a board and care home for older people in 1978. I became concerned about the older residents of this home, particularly the ones who were active and alert, and had entered the home because of their need for companionship or their fear for safety. To me, the development of a cooperative house for older people seemed to be an alternative to living alone and an alternative to institutionalization--an experiment in interdependent living.

With tremendous cooperation from Temple Isaiah, a reform Jewish synagogue on the west side of Los Angeles, we organized a non-profit organization, Alternative Living for the Aging, and assembled a large Board of Directors which includes lawyers, an architect, business people, gerontologists, social workers, and a housing developer. Our first project was to develop Co-op House I.

To provide financing, initially, a number of private individuals formed a general partnership so that ALA could enter escrow on the property that would become Co-op House I. When the State of California's Department of Housing and Community Development awarded ALA an Urban Predevelopment Loan for interim financing, we were able to close escrow. Finally, we received HUD Block Grant Funds through the City of Los Angeles, with a great deal of help from our local councilman, Councilman Yaroslavsky. This allowed us to pay back the people in the general partnership and to pay back our California Urban Predevelopment Loan. We then turned over title to the City of Los Angeles, at its request, and received a 25 year no-fee lease on the property. Alternative Living for the Aging is responsible for operating Co-op House in accordance with our objectives as approved by the City.

With property costs being very high in Los Angeles, Co-op House I including renovations and adding on the 2,000 sq. feet, cost well over $400,000. The Los Angeles City Community Redevelopment Agency also helped ALA with funds to finish the rehab work on Co-op House I.

Co-op House I is located in a renovated duplex. Leaving the duplex essentially intact with shared kitchens, dining rooms, living rooms, porches and yards, we added 2,000 sq. feet onto the House, creating nine bedrooms and nine bathrooms so that each occupant or couple could have a private bedroom and bath. Our goal was to combine a sense of privacy with a sense of community.

Board members on the Building Committee, with expertise in areas such as housing for the elderly, architecture, and interior design for older people, provided considerable input to our hired architect. We incorporated design features that are helpful to older people, such as electrical outlets at knee level rather than ankle level, low nap carpeting, different colored carpeting at major landings on the stairs, very strong railings for the stairs, a small elevator, and low lips to enter showers, grab bars and seats in the showers.

Outreach for potential residents for Co-op House I included speeches at senior clubs and a great deal of publicity in local newspapers, radio and television. We were looking for relatively healthy older people who could take care of themselves, were mentally clear, cooperative, flexible, able and motivated to live with others and could meet HUD's Section 8 income guidelines (although we do not have Section 8 subsidies).

For the nine bedrooms and baths that are available in Co-op House I, 84 older people set up appointments to come in for the initial interview. Many more people than that phoned us for information regarding the Co-op House. Of the 84 who set up appointments, 60 actually went through the first interview with our Social Services Worker in our office. This was a 2 hour private interview to assess each applicant's suitability for the Co-op House. Then, we held second interviews with 23 applicants. The second interviews provided an opportunity to observe how the candidates interacted with one another and with our interviewing team. The group was gradually formed and then met regularly prior to moving in. Subsequent group meetings of the selected residents involved visits to the House, choosing bedrooms, discussions about personal concerns about moving, and about the operation of the House.

Ten people, ages 64-86, five men and five women, moved into Co-op House I on May 1, 1982, four years after the project was conceptualized. After move-in, the residents elected officers for the House. We have a hired cook for five dinner meals a week, with residents setting the table, serving and cleaning up, on a rotating basis. Residents are on their own for breakfasts, lunches, and weekend meals. They clean

their own private bedrooms and bathrooms, take out the garbage and water the lawns. ALA takes care of major repairs, utilities, gardening and a twice-monthly cleaning service for communal areas.

ALA's purpose is to provide enough structure so that the Co-op House is like a family and yet not so much structure as to institutionalize the residents.

Group activities are common. Residents have put on their own nuclear freeze party and are now planning a day at the races, a garage sale and a House picnic for their families. They go to meetings and classes together--all at their own initiation.

We have had several instances where residents have been hospitalized and returned to the House, successfully resuming their lives as Co-op residents. Residents have visited and phoned one another in the hospital and welcomed the infirm person home after her/his stay. We believe that the caring and concern that goes with living in this family-type environment speeds recovery.

Since the Co-op House opened a year and a half ago, there have been three changes in residents. One married couple moved back to Massachusetts, to be with their family. One man moved to an outlying suburb where he had raised his family, and found himself a job as an apartment house manager. One man, who had difficulty getting along with the others, found his own apartment. New residents have assimilated easily and have been welcomed into the Co-op family by the original residents.

Co-op House I costs each resident $300 a month, including rent, utilities, and the five dinner meals a week prepared by a cook. This $300 a month also covers the twice monthly cleaning service that ALA provides for the communal areas of the House, gardening service, all repairs, and ALA's staff time attending to the House. ALA staff is involved in the House, seeing that repairs are made, facilitating House meetings every other week, and helping to solve any problems that may arise. ALA staff members discuss with one another what is the domain of ALA and what is the domain of the residents. It is really a hybrid management style with ALA providing social services to the House.

Some residents saved money by moving into Co-op House I. However, not everyone saved money, since several of the residents had been living in rent-controlled apartments for a long time. Most residents feel that the quality of their lives has been vastly improved by moving to the Co-op House. Co-op House is not a co-op in an economic sense; that is, the residents do not hold equity shares in the building. The City of Los Angeles owns the building and ALA is the operating agency.

This year, Alternative Living for the Aging has set the groundwork for Co-op House II by purchasing two large houses facing each other across a grassy courtyard. We will connect the two buildings and add baths and amenities for 14-20 older people. Co-op House II should be ready for occupancy in the spring of 1984.

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THE ROLE OF THE HOUSE-MATE MATCHING SERVICE

Barbara Stanford, Ph.D.

Shared housing for the elderly has become an increasingly important concept as a result of public housing policy that is unsupportive of the needs of many old people. As a result there are more than 200 programs in the U.S. helping the elderly find house-sharing partners.

In 1981-2 I carried out a study to find out if shared housing improved finances and reduced feelings of loneliness.

I conducted my study at the Share-a-Home program in Santa Barbara, California, using 40 subjects, 62 and over, who were clients in the program. Twenty were Providers (those with a home) and 20 Seekers (those looking for a home). There were more women than men subjects: 28 to 12. Most Providers were women.

The reasons subjects gave for wishing to share were: Companionship 95%, Finances 90%, and Security 50%.

The findings of my study regarding finances showed that Seekers experienced nearly 50% reduction in rent. For those Providers whose arrangement lasted there was a reported improvement in finances.

Regarding loneliness, most subjects reported that they did not feel lonely even before they shared. Assessing the situation in regard to house-sharing was, therefore, difficult. I was forced to conclude, however, that, though they claimed not to feel lonely, they were not always telling the truth. Several times they stated at the beginning of an interview that they were not lonely, only to complain of loneliness towards the end of the same interview. It appears that much more loneliness exists than is admitted to (as other researchers have found).

My study revealed interesting information in areas not covered by the research question. First, women wanted to be matched with women and so did men. Because there were over twice as many women as men, most women were able to share with a woman. However, men were matched nearly as readily as women.

Unexpectedly, a man in a match appeared to make the match more durable. A woman/man or a man/man match was more likely to last than a woman/woman match. It was not revealed why this should be.

Second, there is a strong belief among agency personnel that service arrangements (giving housework, personal care etc. in return for rent/board) do not work. My study found that a higher percentage of service arrangements lasted than did straight rent agreements.

Two problems, however, can arise: The Slave Syndrome and The Free Lunch Syndrome. The first describes the frail man or woman who expects 24-hour care in return for room and board. HUD states that 25% of income (10 hours' work) should pay for rent and utilities. The cost of food could be paid off by more hours' work, while work in excess of that demands a wage. This must all be written down and signed.

The Free Lunch Syndrome applies to the person who agrees to work in exchange for room and board then fails to do the work but continues to eat the lunch. Again, the details of the commitment need to be spelled out, written down, and signed.

These problems can be reduced by separating the payment of work from the payment of rent. In this way each partner is in control should the other not adhere to the written agreement.

Third, my study drew conclusions about intergenerational

vs. same-generation matching. Intergenerational matching is very popular with some researchers and agency personnel but most of my subjects desired to share with someone of similar age. I also found that the most desirable ages of the partners is associated with the old person's need for companionship. If this is needed it is not often found with a young person whose activities frequently take him/her away from home.

My fourth finding is that frail, unhealthy subjects are very hard to match. Among 6 subjects in very bad health or blind, only one was matched.

In addition to the practical observations I have made on matching, my final interpretation about the role of the house-mate matching service is idealistic.

First, service personnel must see old age as a positive experience with potential for growth and development. They must see the elderly themselves as important and valuable. Shared housing then becomes more than a vehicle for reducing living expenses. It creates a situation in which 2 or more old people can provide the companionship, security and caring that we all need at all times. Shared housing provides the opportunity for a fruitful relationship in which old people help themselves at the same time as they help each other.

This paper is drawn from the dissertation Shared Housing for the Elderly by Barbara Stanford, Ph.D., The Fielding Institute, Santa Barbara, California, 1982. It is available from University Microfilms International, 300 Zeeb Road, Ann Arbor, Michigan 48106.

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ACCESSORY APARTMENTS: A NEW HOUSING OPTION FOR THE ELDERLY HOMEOWNER

PATRICK H. HARE

An Accessory Apartment is a self-contained second living unit within a large single family home. To fully explore this housing option, 198 interviews were conducted in 1982 in two areas (Lindenhurst, L.I., New York, Westport and Weston, Connecticut) in which zoning ordinances have permitted accessory apartments for a number of years. The study was designed to learn about the relationships between homeowners and tenants, their satisfaction with the second units, the impetus for installing accessory apartments, and the ease with which single family homes were converted to allow accessory apartments. Questions were also asked concerning the marketing procedure for existing accessory apartments.

Homeowners who had accessory apartments were generally very pleased with them. While only 3% of the homeowners interviewed were dissatisfied with the apartments, 24% were satisfied and nearly 3/4 were very satisfied. 41% of the homeowners interviewed had had accessory apartments in their homes for more than ten years. Tenants were almost equally well satisfied in both sites. The median length of time tenants had lived in the apartments was between two and five years.

The principal reason given for installing accessory apartments is income. But, in both sites, 45% installed apartments to help relatives, a rationale that is often consistent with the need for additional income. Homeowners with space to install

an accessory apartment, but who had not done so, also thought income would be their primary reason for doing so.

Questions about homeowner-tenant relations revealed that nearly half (47%) of the homeowners were related to their tenants. Of the related tenants, 31% were parents of the homeowners and 40% were the homeowner's children.

In all, half of the tenants, (75% of the related tenants and 24% of the unrelated tenants) provided services, such as shoveling snow, taking out the garbage, raking leaves and household repairs. Babysitting was the service most commonly provided by homeowners, although 2/3 of the homeowners said they could ask for assistance from their tenants if they were bedridden for a week. Also, 2/3 of the homeowners said their tenants gave them a greater sense of security.

Parking problems and harming the aesthetics of the neighborhhod have been cited as potential negative impacts of accessory apartments on a neighborhood. In this survey, about 90% of the homeowners and tenants felt there was no problem with the parking of cars. The vast majority of homeowners said their apartments would not be visible to a stranger on the street.

Converting a single family home to an accessory apartment did not seem to be a problem to the homeowners interviewed. At the time the house was purchased, 32% of the homes with accessory apartments had a walk-out basement suitable for the apartment, 64% had a suitable exterior entrance, 54% had a suitable full bath and 29% a second kitchen. Very few homeowners had any difficulty with contractors, the zoning process or choosing a tenant.

Tenants were generally found through selective means such as word of mouth and real estate agents, as well as through family.

Overall, the survey indicates that the experience with accessory apartments in these two communities, where accessory apartments have been permitted for a number of years, has been very positive. Rents charged have been less than rents in the traditional market place, conversion has been relatively easy, homeowners and tenants have been able to develop a relationship that is mutually beneficial.

Patrick H. Hare is President of Patrick H. Hare Planning and Design, 2027 Q Street, N.W., Washington, D.C. 20009. This study was funded by the Andrus Foundation of the American Association of Retired Persons. Mr. Hare's firm specializes in accessory apartments and E.C.H.O. housing.

A Profile of Non-Relative House-Sharers

Carol A. Schreter

Of the innovative housing options already described in this session, I wish to further examine 3 of them by providing a profile of which elders seem interested in each of these options. This profile will provide clues to the potential market for each of these options, and will help to clarify the role of each option in the human life cycle.

Each household included in this study had at least one member age 55 or more. A secondary analysis of a 1980 national survey, the Housing Choices of Older Americans Survey, provided demographic and housing-related information about those interested in dividing (N=29) or sharing (N=30) their home and about households containing nonrelatives (N=29). Personal interviews in 1982 in the Washington, D.C. area with clients of 4 home sharing agencies provided information about clients of a nonprofit housemate matching service (N=52) and group household members (N=27).

In the national survey, it was found that 8% of all homeowners would consider converting part of their home into an apartment "to rent to one or more elderly people, provided that the government would subsidize all or most of the conversion costs." Most of these people were not the old, frail or impoverished. They were not significantly more likely than the total survey population to be age 75 or more, to report an annual income of less than $10,000, or to be paying more than 30% of their income toward their housing. Seventy-five percent were married. However, 23% of the households, twice the national average, had an occupant who needed a cane, a walker, crutches, or the help of another person to get around.

The national survey indicated that 6% of the older households were "interested in sharing their current unit with others, where no special services are provided." Perhaps because of the indication that no services would be provided, this group can not be characterized as being mostly old, frail or impoverished. As compared to the total national sample, interest in sharing was not associated with being age 75 or more, to having an occupant with mobility limitations, to having a low income, or to be paying more than 30% of their income toward their housing. Almost half of these potential sharers (47%) were currently married.

Essentially, it appears that households interested in accessory apartment installation or in sharing their current unit are composed mostly of pre-retirees and recent retirees in good health, adjusting to a retirement lifestyle.

In the national sample, another 2.5% of the households contained nonrelatives. Even in this group, there is no evidence that the decision to share is related to being old or frail. However, these people are least likely to be married (27%) and 50% of them, twice the national average, were paying more than 30% of their income toward the cost of their housing. These excessive housing costs were not the result of a low-income, but often related to the burden of supporting a large, metropolitan area home of ever increasing value.

Compared to the previous comparison groups, clients of 4 Washington, D.C. area home-sharing agencies are relatively disadvantaged.

Providers of housing who had found housemates through a matching service were not mostly old; only 27% were age 75 or more. However, 50% had some limitations in the activities of daily living and only 12% were married. Although not impoverished by national standards, they were half as wealthy as their neighbors; they had a median income of $15,000 in a county with a median household income of $29,000. Nearly half (47%) reported spending more than 40% of their income on their housing.

It is important to note that the nonrelative housemates, the tenants, were mostly middle aged people. The average age for housemates in the national survey was age 45; 50 was the average age for tenants located by the matching service. Because these middle-aged people were living with older Americans, nearly 2/3 of all of these shared households were intergenerational, with at least a 20 year age gap between the nonrelative and the oldest family member.

The group household members in this study were clearly the most disadvantaged. Fully 59% were aged 75 or more, 81% had limitations in the activities of daily living, and none were currently married. As might be expected in light of their advanced age, 71% had incomes of less than $7,500 a year, and more than half (58%) were paying more than 40% of their income towards their housing costs. Only this population clearly meets the stereotype of the frail elderly.

Thus, it appears that a minority of elders are interested in any of these housing options, and that the people potentially interested in these options are more varied than one might expect. Better use of the existing housing stock through private sector innovations such as accessory apartments or sharing can occur with the involvement of the young-old, older couples with extra space who are adjusting to a retirement lifestyle. Agency involvement seems to be required if older and more disabled people are to be involved in these innovative housing options.

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A REVIEW OF HOME EQUITY CONVERSION

LEO E. BALDWIN

As interest in home equity conversion has grown in recent years, a number of economists, attorneys and finance experts have conducted studies of the many issues related to this type of housing and finance arrangement. The result is a panoply of papers and reports which, collectively, have created the information base necessary to begin to "unlock" home equity. Home equity conversion is a process through which homeowners may transfer the equity they have accumulated in their homes into income, without having to move or to repay the loan from monthly income. There are a number of plans which allow elderly homeowners to draw upon their home equity, including reverse mortgages, reverse shared appreciation mortgages, sale/leasebacks and deferred payment loans. As a whole, the concept is relatively new and untested, although a few plans are in operation in various parts of the country.

In 1964, Dr. Yung-Ping Chen then of the University of Wisconsin, published some papers on housing annuity programs. This was really the first formal presentation of the concept of home equity conversion in this country. Several years later, Chen did a pilot study in Los Angeles of the potential interest among older homeowners in the notion of home equity dissaving. Since Chen's early work, the level of interest has increased substantially. Research and information gathering has been undertaken primarily by individual economists and finance experts. Studies have also been done under the direction of the National Center for Home Equity Conversion, a nonprofit clearinghouse and government-related interests, such as the U.S. Senate, the Federal Home Loan Bank Board and the Federal Council on Aging.

Home equity conversion plans are too new to have results that can be documented and analyzed on the basis of actual experience. Although a number of transactions have been made, an assessment of the benefits and costs cannot be made until the loan, in a reverse mortgage, reaches maturity, or an older person gives up

the occupancy of their home. In a sale/leaseback the impact can be projected with greater ease since no debt is accumulated. However, the potential import of home equity conversion on the lives of older homeowners has been studied in great detail.

An analysis of the 1977 Annual Housing Survey by Bruce Jacobs of the University of Rochester indicates that one-fourth of all elderly poor homeowners could raise their incomes above the poverty line through home equity conversion. Of the poor homeowners age 75 and over, two-fifths could raise their incomes through home equity conversion. In looking at elderly homeowners receiving public assistance payments, Jacobs has determined that 42% are living alone and are, therefore, good candidates for home equity conversion. Although they tend to have less home equity than other older homeowners, they could gain substantial relief from cash flow pressure if they converted some of their home equity into income.

The benefits of home equity conversion are fairly predictable, assuming a plan is undertaken with responsibility and prudence on the part of both the homeowner and the investor. It is the potential risks, however, that are less clearly construed and are generally cited as encumbering the availability of home equity conversion. The United States Senate's report, "Turning Home Equity Into Income for Older Homeowners", outlines a number of factors, including the depletion of home equity and thus the flow of income prior to one's death, the possibility that the lender may default on monthly payments and the impact that inflation may have on the dollar value of one's monthly payments over time. In each of these situations a well negotiated and properly documented sale/leaseback is more protective of the older person's interests than reverse mortgages.

As Maurice Weinrobe of Clark University has documented, the primary risk to the homeowner of reverse mortgage loans with a fixed term maturity is that the homeowner will live longer than the term of the loan. There is also the possibility that the home may depreciate in value over the term of the loan, a situation which is not harmonious with the expectations of the lender, nor with the interests of the homeowner.

Another set of issues that has not yet been fully clarified is the impact of equity conversion income on public benefits, such as Supplemental Security Income and Medicaid, as well as tax implications. The Social Security Administration has not yet developed policies to deal specifically with home equity conversion, although present rules have generally been interpreted to treat loans as resources other than income. Similarly, resources that have simply changed form, such as from a home to cash in a sale/leaseback, are also interpreted to remain as resources. Therefore, payments are countable resources.

The tax area is more complicated. The Federal Council on Aging has gathered the knowledge of a number of experts and will soon be publishing a report on tax issues related to sale/leasebacks.

To help define some of the mechanisms to mitigate the risks and uncertainties, Weinrobe has written a paper addressing "Consumer Safeguards for Home Equity Conversion Instruments". He recommends full disclosure by the lender or purchaser in a sale/leaseback, and thorough counseling and an opportunity for elderly homeowners to compare equity conversion plans before drawing upon their home equity. Weinrobe has also suggested that restrictions be placed on financial instruments to protect the borrower without leaving the lender disaffected.

While in no way trying to provide a comprehensive literature survey, other studies should be mentioned. Jack Guttentag and Robert Garnett of the Wharton School have modelled and evaluated the reverse shared appreciation mortgage, in which the lender receives a share in the appreciation of the home over the life of the contract. Through the National Center for Home Equity Conversion, Max Kummerow has prepared an argument in favor of Deferred Payment Repair Loans, as a simple, targeted method of maintaining housing and neighborhood quality.

Additional information on any of these or other studies may be obtained from the National Center for Home Equity Conversion, 110 East Main, Room 1010, Madison, Wisconsin 53703.

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RESOURCES

National Center for Home Equity Conversion, 110 East Main, Room 1010, Madison, Wisconsin 53703.

National Shared Housing Resource Center, 6344 Green Street, Philadelphia, PA. 19144

American Association of Retired Persons, Housing Program, 1909 K Street, N.W., Washington, D.C. 20049